

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KAROL JABLONSKI

Debtor(s)

Case No. 09-46122

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/22/2010, and was converted to chapter 13 on 09/22/2010.
- 2) The plan was confirmed on 11/04/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/09/2015.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,300.00.
- 10) Amount of unsecured claims discharged without payment: \$255,959.96.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$21,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$21,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,018.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$1,018.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	372.00	372.53	372.53	74.35	0.00
AMERICAN HONDA FINANCE CORP	Secured	8,269.00	3,897.22	3,897.22	3,897.22	108.99
AMERICAN HONDA FINANCE CORP	Unsecured	NA	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Unsecured	32,184.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Unsecured	27,256.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Unsecured	3,669.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Secured	190,000.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Secured	27,256.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Secured	228,639.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Secured	100,000.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	5,261.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	0.00	NA	NA	0.00	0.00
Discover Bank	Unsecured	4,154.00	4,154.01	4,154.01	829.08	0.00
EAST BAY FUNDING	Unsecured	NA	7,424.09	7,424.09	1,481.72	0.00
EAST BAY FUNDING	Unsecured	11,483.00	11,483.42	11,483.42	2,291.90	0.00
ECAST SETTLEMENT CORP	Unsecured	13,476.00	13,476.49	13,476.49	2,689.68	0.00
HARRIS NA	Unsecured	76,697.00	NA	NA	0.00	0.00
HARRIS NA	Secured	78,058.00	NA	NA	0.00	0.00
HSBC	Unsecured	4,808.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	7,424.00	9,692.04	9,692.04	1,934.37	0.00
PYOD LLC	Unsecured	26,598.00	27,346.11	27,346.11	5,457.82	0.00
PYOD LLC	Unsecured	NA	6,097.06	6,097.06	1,216.87	0.00
UNVL CITI	Unsecured	5,910.00	NA	NA	0.00	0.00
WELLS FARGO HOME EQUITY	Unsecured	34,000.00	NA	NA	0.00	0.00
WELLS FARGO HOME EQUITY	Secured	34,000.00	NA	NA	0.00	0.00
WORLDS FOREMOST BANK	Unsecured	2,105.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,897.22	\$3,897.22	\$108.99
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$3,897.22</b>	<b>\$3,897.22</b>	<b>\$108.99</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$80,045.75</b>	<b>\$15,975.79</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$1,018.00</u>	
Disbursements to Creditors	<u>\$19,982.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$21,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/26/2015

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.